

**TESTIMONY OF  
KATHLEEN SILARD  
STAMFORD HEALTH  
SUBMITTED TO THE  
HUMAN SERVICES COMMITTEE  
Tuesday, February 28, 2023**

**Senate Bill 978, An Act Concerning the Expansion of the Covered Connecticut Program**

Good afternoon. Stamford Health appreciates the opportunity to submit testimony in support of SB 978.

Stamford Health is a comprehensive, independent non-profit health care system that serves Lower Fairfield and Westchester counties. We employ more than 3,800 people, making us the largest employer in the city of Stamford and one of the largest in Fairfield County. Beyond the lifesaving care we provide 24 hours a day, 365 days a year, we contribute more than \$1 billion to our state and local economy and provide more than \$106 million in uncompensated care to the residents that need it most. We are committed to providing friendly, personal care coupled with the most sophisticated services to all residents of lower Fairfield County.

SB 978 would require the Department of Social Services Commissioner to amend the 1115 waiver concerning Covered Connecticut to expand this program to those whose income does not exceed 200% of the federal poverty level (FPL). Currently, the program's income limit is 175% of the FPL.

The bill also requires DSS commissioner to develop a plan for a second tier of Covered Connecticut which would further expand coverage to individuals otherwise qualified whose income exceeds 200% of the FPL but does not exceed 300% of the FPL. The second tier may include a reduced benefit package as long as the benefits comply with the Affordable Care Act.

Having insurance promotes access to primary and preventive care and help protect individuals and families from medical debt. Measures such as SB 978 will increase insurance coverage for Connecticut residents and bring about the positive, associated results.

Among Stamford residents, we have seen substantial increases in insurance coverage among all populations since major portions of the Affordable Care Act went into effect in 2014 such as the ability to purchase health plans on exchanges. Stamford Health's 2022 Community Health Needs Assessment (CHNA) compares the percentage of Stamford residents who are uninsured from 2015 – a year after plans were available on the exchange – to 2021. In this seven-year period, the level of uninsured individuals in Stamford decreased from 14.3% to 9.8%. Black and Hispanic populations saw the greatest improvement. The Black population's uninsurance rate

decreased from 13.7% to 7.5% and the Hispanic population from 34.6% to 22.5%. SB 978 would help these positive trends continue.

We know that this month thousands of Connecticut residents will lose Medicaid coverage as the pandemic's continuous coverage provisions will end. Connecticut's Medicaid population has increased from 844,967 in February 2020 to 997,029 in October 2022. Reportedly, around 434,000 residents have had Medicaid coverage extended at some point over the past three years under the continuous eligibility rules. SB 978 will likely help many of these individuals continue to be insured.

For these reasons, we urge the Human Services Committee to favorably report SB 978. Thank you for considering our position.

Kathleen Silard  
President & CEO